

**Information to identify the case:**

Debtor 1	<u>Timothy David Darr</u>	Social Security number or ITIN	<b>xxx-xx-4399</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Lacy Lynn Darr</u>	Social Security number or ITIN	<b>xxx-xx-3813</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-21421-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Timothy David Darr

Lacy Lynn Darr

8/1/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Timothy David Darr  
 Lacy Lynn Darr  
 Debtors

Case No. 18-21421-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Aug 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2018.

db/jdb	+Timothy David Darr, Lacy Lynn Darr, 42 Spring Run Road Ext, Coraopolis, PA 15108-9043
14809644	Clearview Federal Credit Union, 1453 Beers School Road, Coraopolis, PA 15108
14809649	+Great Lakes Higher Education Group, 2401 International Lane, Madison, WI 53704-3192
14809648	+Great Lakes Higher Education Group, PO Box 7859, Madison, WI 53707-7859
14809653	+Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
14809652	+Navient, 123 Justison Street, 3rd Floor, Wilmington, Delaware 19801-5360
14809654	+PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
14809657	+U.S. Department of Education, 61 Forsyth St SW 19T40, Atlanta, GA 30303-8919
14809658	+U.S. Department of Education, 61 Forsyth Street SW STE 19T40, Atlanta, GA 30303-8919
14809661	+US Department of Education, PO Box 5609, Greenville, TX 75403-5609
14809662	+US Department of Education, PO Box 5609, Greenville, TX 75403-5609
14809663	+US Department of Education, PO Box 5609, Grennville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: BRCCRAWFORD.COM Aug 02 2018 06:08:00 Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 02 2018 02:31:35 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+E-mail/Text: kburkley@bernsteinlaw.com Aug 02 2018 02:32:39 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14809640	+EDI: RMCB.COM Aug 02 2018 06:08:00 American Medical Collections, 4 Westchester Plaza, Elmsford, NY 10523-1615
14809641	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 02 2018 02:32:18 Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
14809642	+EDI: CHASE.COM Aug 02 2018 06:08:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
14809643	+E-mail/Text: bankruptcy@clearviewfcu.org Aug 02 2018 02:31:51 Clearview Federal Credit Union, 8805 University Blvd, Moon Township, PA 15108-4212
14809645	+EDI: CCUSA.COM Aug 02 2018 06:08:00 Credit Collections USA, 256 Greenbag Rd Ste 1, Morgantown, WVA 26501-7158
14809646	EDI: CRFRSTNA.COM Aug 02 2018 06:08:00 Credit First NA/Firestone, PO Box 81083, Cleveland, OH 44181
14809647	+EDI: CRFRSTNA.COM Aug 02 2018 06:08:00 Credit First National Association, PO Box 81315, Cleveland, Ohio 44181-0315
14809650	+EDI: CBSKOHL.COM Aug 02 2018 06:08:00 Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
14809651	+EDI: NAVIENTFKASMSERV.COM Aug 02 2018 06:08:00 Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
14809655	+EDI: SEARS.COM Aug 02 2018 06:08:00 Sears/Citibank, PO Box 6282, Sioux Falls, SD 57117-6282
14809656	+E-mail/Text: bankruptcydepartment@tsico.com Aug 02 2018 02:32:30 Transworld System Inc., PO Box 15273, Wilmington, DE 19850-5273

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
14809659*	+U.S. Department of Education, 61 Forsyth St SW Ste 19T40, Atlanta, GA 30303-8919
14809660*	+U.S. Department of Education, 61 Forsyth St. SW Ste 19T40, Atlanta, GA 30303-8919

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 03, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Aug 01, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2005-46CB) bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Max C. Feldman on behalf of Debtor Timothy David Darr mcfeldman@verizon.net  
Max C. Feldman on behalf of Joint Debtor Lacy Lynn Darr mcfeldman@verizon.net  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Rebecca Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2005-46CB) bkgroup@kmlawgroup.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 7